

NEPAL SBI BANK LTD.
Corporate Office, Hattisar, Kathmandu
Unaudited Financial Results (Quarterly)

As at end of the 2nd Quarter (30/09/2072) of the Fiscal Year 2072/73

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.09.2072 (14.01.2016) Unaudited	Previous Quarter Ending as on 30.06.2072 (17.10.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	69,977,989	62,664,052	64,513,255
1.1	Paid Up Capital	3,058,059	3,058,059	3,058,059
1.2	Reserve and Surplus	3,255,238	2,933,382	2,284,798
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000
1.4	Borrowings	3,168,855	403,038	-
1.5	Deposits (a+b)	58,359,796	53,953,575	57,258,331
	a. Domestic Currency	48,475,291	47,519,169	42,992,850
	b. Foreign Currency	9,884,505	6,434,406	14,265,481
1.6	Income Tax Liability	-	94,285	-
1.7	Other Liabilities	1,136,041	1,221,713	912,067
2	Total Assets (2.1 to 2.7)	69,977,989	62,664,052	64,513,255
2.1	Cash and Bank Balance	5,749,695	7,902,470	6,321,670
2.2	Money at Call and Short Notice	-	-	638,685
2.3	Investments	20,802,563	13,209,430	17,007,845
2.4	Loans and Advances (Net)	41,818,188	39,854,032	38,941,956
	a. Real Estate Loan	2,103,259	2,039,888	1,810,806
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	372,737	355,859	325,967
	2. Business Complex & Residential Apartment Construction Loan	-	22,275	51,975
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,730,522	1,661,754	1,432,864
	b. Personal Home Loan of Rs. 10 Million or Less	1,820,170	1,901,394	2,181,083
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,357,141	2,291,814	2,028,813
	e. Overdraft Loan / TR Loan / WC Loan	23,870,237	22,001,406	22,273,908
	f. Others	11,667,381	11,619,530	10,647,346
2.5	Fixed Assets (Net)	613,935	623,326	639,685
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	993,608	1,074,794	963,414
3	Profit and Loss Account	This Quarter Ending as on 30.09.2072 (14.01.2016) Unaudited	Previous Quarter Ending as on 30.06.2072 (17.10.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited
3.1	Interest Income	1,917,785	967,001	1,898,374
3.2	Interest Expenses	776,328	400,031	931,311
	A. Net Interest Income (3.1-3.2)	1,141,457	566,970	967,063
3.3	Fees, Commission and Discount	229,713	106,223	227,223
3.4	Other Operating Income	119,480	57,989	90,551
3.5	Foreign Exchange Gain/Loss (Net)	57,697	31,754	59,539
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,548,347	762,936	1,344,376
3.6	Staff Expenses	312,436	169,714	239,657
3.7	Other Operating Expenses	256,581	127,298	230,511
	C. Operating Profit Before Provision (B.-3.6-3.7)	979,330	465,924	874,208
3.8	Provision for Possible Losses	52,191	23,275	53,728
	D. Operating Profit (C.-3.8)	927,139	442,649	820,480
3.9	Non Operating Income/Expenses (Net)	970	497	2,179
3.10	Write Back of Provision for Possible Loss	55,581	34,770	16,118
	E. Profit From Regular Activities (D + 3.9+3.10)	983,690	477,916	838,777
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	983,690	477,916	838,777
3.12	Provision for Staff Bonus	89,426	43,447	76,252
3.13	Provision for Tax	270,336	132,398	229,745
	G. Net Profit/Loss (F-3.12-3.13)	623,928	302,071	532,780
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to Risk Weighted Assets (RWA)	14.52%	14.33%	13.29%
4.2	Non Performing Loan (NPL) to Total Loan	0.17%	0.18%	0.22%
4.3	Total Loan Loss Provision to Total NPL	702.00%	651.00%	549.21%
4.4	Cost of Fund (Annualized)	2.70%	2.87%	3.23%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.86%	74.82%	79.84%
4.6	Base Rate	5.97%	6.47%	6.89%
4.7	Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	4.40%	4.32%	5.34%
	Additional Information			
	Average Yield on total Assets (Local Currency) (Annualized)	7.27%	7.68%	8.09%
	Return on Equity (Annualized)	21.54%	21.29%	22.33%
	Return on Assets (Annualized)	1.96%	1.93%	1.69%

The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.